

WHAT IS CLAIMED IS:

1. A method for issuing a coupon through an automatic transaction apparatus that performs a predetermined transaction interactively with a user, the method comprising the steps of:

(a) storing coupon descriptors and output medium identifiers in an associative manner, the coupon descriptors each containing different coupon information, the output medium identifiers each specifying at least one of a plurality of recording media used for coupons;

(b) selecting one of the coupon descriptors as instructed by the user;

(c) identifying which recording medium to use as an output medium for the selected coupon descriptor, by consulting the output medium identifier associated with the selected coupon descriptor; and

(d) outputting the coupon information in the selected coupon descriptor to the identified recording medium, thereby issuing a coupon to the user.

2. The method according to claim 1, further comprising the step (e) of prompting the user to choose a desired recording medium from a list of selectable recording media, when the output medium identifier associated with the selected coupon descriptor specifies two or more recording media,

wherein said outputting step (d) outputs the coupon information to the recording medium that the user has chosen at said prompting step (e).

5 3. The method according to claim 1, wherein the plurality of recording media include an IC card.

4. The method according to claim 1, wherein the plurality of recording media include paper.

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5. The method according to claim 1, wherein the plurality of recording media include portable information equipment.

15 6. The method according to claim 1, further comprising the step (f) of storing security class identifiers in association with the coupon descriptors, the security class identifiers each specifying what security checks should be performed before the user can receive a service to which the coupon entitles the user,

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wherein said outputting step (d) outputs the security class identifier corresponding to the selected coupon descriptor to the recording medium, together with the coupon information.

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7. The method according to claim 6, wherein the security checks include password protection that requires

the user to enter a predetermined password correctly.

8. The method according to claim 1, further comprising the step (g) of storing use condition
5 identifiers in association with the coupon descriptors, the use condition identifiers each specifying what conditions should be satisfied to issue a corresponding coupon to the user,

wherein said outputting step (d) outputs the use
10 condition identifier corresponding to the selected coupon descriptor to the recording medium, together with the coupon information.

9. The method according to claim 1, further
15 comprising the steps of:

(h) inserting a transaction medium into the automatic transaction apparatus, the transaction medium containing an identifier of the user that is required to perform the predetermined transaction with the user;

20 (i) determining, based on the output medium identifier associated with the selected coupon descriptor, whether the transaction medium is specified as an output medium for the coupon information; and

(j) notifying the user that the coupon information
25 cannot be output to the inserted transaction medium, if said determining step (i) has revealed that the transaction medium is not specified as an output medium

for the coupon information.

10. The method according to claim 1, wherein the coupon descriptors and output medium identifiers are
5 delivered from a host computer connected to the automatic transaction apparatus via a network.

11. The method according to claim 1, wherein the coupon descriptors and output medium identifiers are
10 loaded from a portable digital data storage medium.

12. An automatic transaction apparatus that performs a predetermined transaction interactively with a user, the apparatus comprising:

15 a data storage unit that stores coupon descriptors and output medium identifiers in an associative manner, the coupon descriptors each containing different coupon information, the output medium identifiers each specifying at least one of a plurality of recording media used for
20 coupons;

one or more data output units each being responsible for a particular recording medium in outputting specified coupon information thereto for use by the user; and

25 an output control unit that identifies which recording medium to use as an output medium by consulting the output medium identifier associated with one of the

coupon descriptors that is selected, determines which output data unit is responsible for the identified recording medium, and commands the determined data output unit to output the coupon information of the selected coupon descriptor.

13. The automatic transaction apparatus according to claim 12, further comprising:

an output medium listing unit that provides the user with a list of recording media that can be used as the output medium for the coupon information; and

an output medium selection unit that receives a selection that the user makes when the list of recording media is provided by said output medium listing unit,

wherein:

the output medium identifier associated with the selected coupon descriptor specifies two or more recording media; and

said output control unit commands said output medium listing unit to provide the user with a list of the specified recording media, determines which data output unit is responsible for the recording medium selected by the user, and commands the determined data output unit to output the coupon information of the selected coupon descriptor.

14. The automatic transaction apparatus according

to claim 12, wherein:

said data storage unit further stores security class identifiers in association with the coupon descriptors, the security class identifiers each specifying what security checks should be performed before the user can receive a service to which the coupon entitles the user; and

said output control unit extracts from the data storage unit one of the security class identifiers that is associated with the selected coupon descriptor, and commands the determined data output unit to output the extracted security class identifier together with the coupon information.

15 15. A program product that performs a predetermined transaction interactively with a user, the program product causing a computer system to perform a process comprising the steps of:

20 (a) storing coupon descriptors and output medium identifiers in an associative manner, the coupon descriptors each containing different coupon information, the output medium identifiers each specifying at least one of a plurality of recording media used for coupons;

25 (b) selecting one of the coupon descriptors as instructed by the user;

 (c) identifying which recording medium to use as an output medium for the selected coupon descriptor, by

consulting the output medium identifier associated with the selected coupon descriptor; and

(d) outputting the coupon information in the selected coupon descriptor to the identified recording
5 medium, thereby issuing a coupon to the user.